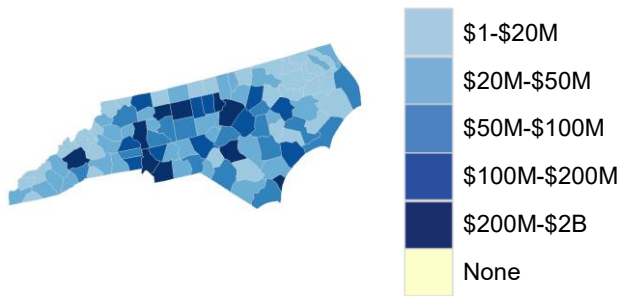




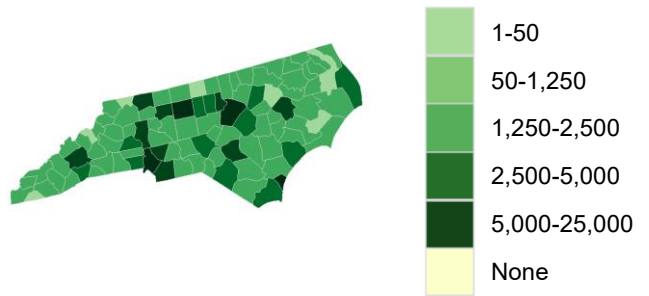
SBA Lending by Community Banks, 2010-2025

From 2010-2025, community banks provided a total of **11,260 loans** to North Carolina small businesses through the Small Business Administration’s 504 and 7(a) lending programs, translating to **\$8.8B in direct local economic investment across 100% of NC counties**.

Total Loans by County



Total Jobs Supported by County



**All NC
Counties**

11,260

Total Loans

\$8.8B

Total Investment

147,460

Jobs Supported

**Rural*
Counties**

550

Total Loans

\$435M

Total Investment

5,540

Jobs Supported

LMI
Counties**

2,450

Total Loans

\$1.8B

Total Investment

26,540

Jobs Supported

*Rural counties are classified as non-core areas under the U.S. Census Bureau’s urban-rural framework.

**LMI (low-to-moderate income) counties are defined as counties where at least 25 percent of the population lives at or below 150 percent of the federal poverty level.

Sources: FDIC Summary of Deposits, NCUA Call Reports, US Census, US Small Business Administration



SBA Lending by Community Banks, 2010-2025

Category	Metric	Community Banks	Credit Unions	Large Banks
All NC Counties	Total Loans Provided	11,260	340	6,220
	Total Loan Value	\$8.8B	\$191M	\$2.4B
	Median Loan Value	\$360,000	\$150,000	\$123,500
	Total Jobs Supported	147,460	4,030	58,210
	Percent of Counties with SBA Lending	100%	53%	98%
LMI Counties	Total Loans Provided	2,450	30	880
	Total Loan Value	\$1.8B	\$16M	\$297M
	Median Loan Value	\$322,000	\$166,950	\$75,000
	Total Jobs Supported	26,540	350	7,190
	Percent of Counties with SBA Lending	100%	30%	98%
Rural Counties	Total Loans Provided	550	0	180
	Total Loan Value	\$435M	\$1.8M	\$54M
	Median Loan Value	\$340,000	\$95,000	\$50,000
	Total Jobs Supported	5,540	20	1,400
	Percent of Counties with SBA Lending	100%	14%	97%

Sources: FDIC Summary of Deposits, NCUA Call Reports, US Census, US Small Business Administration